PTO/SB/01 (6–95) (modified)
Approved for use through 10/31/96 OMB 0651-0032
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

0010/PTO Rev. 6/95	U.S. Department Patent and Trace	nt of Commerce demark Office	Attorney Docket Number 5240								
			First Named Inve	entor	Russel An	derson					
DECLAR	ATION F	OR		C	OMPLETE IF K	VOWN					
UTILITY PATENT A	OR DESI		Application Nun	nber	gn						
			Filing Date September 28, 2000								
			Group Art Unit		Unknown						
[X] Declaration Submitted with Initial Filing	Submitted Submitted after Examiner Name Unknown										
As a below named inventor, I hereby declare that:  My residence, post office address, and citizenship are as stated below next to my name.											
I believe I am the original, first plural names are listed below)											
DETECT	DETECTING & MEASURING RISK WITH PREDICTIVE MODELS USING CONTENT MINING										
the specification of which		(Title of the	Invention)		-						
[X] is attached hereto											
· * OR											
[ ] was filed on (MM/DD/Y Application Number [			-	-							
I hereby state that I have review amended by any amendment sp	ved and understa	and the contents of t									
I acknowledge the duty to disci Regulations. § 1.56.	•	•	patentability as de	fined in Tit	le 37 Code of Fed	leral					
I hereby claim foreign priority for patent or inventor's certific States of America, listed below of any PCT international appli	ate, or § 365 (a) v and have also i	of any PCT internated dentified below, by	tional application w checking the box, a	hich design ny foreign	nated at least one application for pa	country other thatent or inventor					
Prior Foreign Application	Coun	· I	ign Filing Date		Priority		opy Attached?				
Number(s)	Number(s)		M/DD/YYYY)	No	t Claimed	YES	NO [ ]				
					[]	1 [] [					
							[]				
[ ] Additional foreign app	lication number	ers are listed on a	sunnlemental pric	rity sheet	attached hereto	. U					
[ ] Additional foreign app	neation numbe	as are nated on a	эарргенісная різс	nity silect	attached hereto						
I hereby claim the benefit un		ited States Code §	119(e) of any Uni	ted States			below.				
Application Number	er(s)	Filing Date	e (MM/DD/YYYY)		[ ] Additional provisional						
60/215,532			6/30/00		application numbers are						
					listed on a supplemental sheet attached hereto.						



			DECI	LARATIO	N					Page 2								
interna claims the firs patents	ationa of the st para ability	l applicis appli agraph as def	cation design cation is not of Title 35, ined in Title	r Title 35, United the United the United States (and Todde of Formal or PCT into	ed Sta he pric Code ( ederal	ites of A or Unite } 112, I   Regula	merica d State acknown tions	a, la es d wle § 1.	isted be or PCT edge the .56 whi	low inter dut ch b	and, instructional to disconnection and the	sofar a al appli close i	s the sub cation in nformati	ject mat the ma on whic	tter of nner i h is n	f each o provide naterial	f the d by to <sup>;</sup>	
U.S		nt App Iumber	lication		Paren mber	t			Parent F				I	Parent Pa			r	
	Number Number (MM/DD/YYYY) (if applicable)  Additional U.S. or PCT international application numbers are listed on a supplemental priority sheet attached hereto.																	
[ ] A	dditic	nal U.	S. or PCT in	ternational ap	plicati	on num	bers ar	e li	isted on	a su	ippleme	ntal pr	iority sh	eet attac	hed l	nereto.		
				appoint the foll emark Office					or agen	t(s)	to prose	ecute t	his appli	cation a	nd to	transac	t all	
Name						Registrat Numbe			Name						Registration Number			
David L. Hayes Albert C. Smith Charles E. Schulman Amir H. Raubvogel						34,838 20,358 43,356 37,076	Daniel R. Brownstone Lorrel Birnschein Robert R. Sachs							46, P-46 42,	,555			
[ ] A				i/or agent(s) n	amed (			nta	l sheet	attac	hed her	reto.						
Teleph			spondence to 5) 875-2410	-		Fenw Two	Palo A	W Alto CA	est LLl Squar 9430	e		5) 281-	1250		-			
are bel are pur stateme	ieved iishab ents m	to be tri le by fir ay jeop	ue; and furthene or impriso	ts made herein er that these sta nment, or both, lidity of the ap	tement under	s were r Section on or any	nade w 1001 o y paten	rith of T at is	the kno Fitle 18 s sued the	wled of the reon	lge that the United It.	willful d States	false sta	tements and that su	and th	e like so	made	
Given		ussell	I FIISUR	iventor.	Midd	lle		F	amily		derson		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Suffix				
Name Invent Signat	or's				Initia	<u>i                                     </u>		N	ame			Date			[ e	.g. Jr.	I	
Residence: City Oceanside State CA Country								гу	y USA Citizenship U.S.									
Mailin	g Ado	lress	5091 Su	mmerhill Driv	/e													
Mailin	g Ado	lress																
City Oceanside						State	CA		Zip	92	057		Country	U.S	· ·			

[X] Additional inventors are being named on supplemental sheet(s) attached hereto

DECLARATION								ADDITIONAL INVENTOR(S)									
Nom	0.05	_		. if a	nv		<u> </u>	Supplemental Sheet  A petition has been filed for this unsigned inventor									
Given			ional Joint Invento	Mide	ile	L	<u> </u>	Family									
Name		arry	al	S.		Name Peranich							e.g. Jr.				
Invent Signat											Date	<u> </u>	Y				
Reside	ence:	City	San Diego		State	C	CA	Count	ry	USA			Citi	zenship	U.S.		
Mailir	ıg Adı	dress	11745 La Colina Rd.														
Mailir	g Ad	dress							ı								
City	San	Diego			Stat	е	CA	Zip	92	131		Coun	try	U.S.			
Nam	e of	Addit	ional Joint Inventor	r, if a	ny:		[ ] A	A petitio	n ha	s been i	filed for	r this	unsig	ned inve	ntor		
Given Name	$\neg \vdash$	icardo		Mido	ile	М.		amily lame	Du	ıngca					Suffix e.g. Jr.		
Inventor's Signature							•				Date			•			
Residence: City San Diego					State	C	CA	Count	ry	USA	_		Citi	zenship	U.S.		
Mailing Address 12682 Via Las Lenas																	
Mailir	g Ado	iress			_											. <u>.</u>	
City	San	Diego	<u> </u>		Stat	e	CA -	Zip	92	129	-	Coun	try	U.S.	-		
Nam	e of	Addit	ional Joint Inventor	r, if a	ny:			A petitio	n ha	s been 1	filed for	r this	unsig	ned inve	ntor		
Given Name	J	oseph		Mide Initia		Р.	- 1	amily lame	Mi	lana					Suffix e.g. Jr.		
Invent Signat					•						Date						
Reside	ence:	City	San Diego		State	C	CA	Country US				•	Citi	zenship	U.S.		
Mailir	g Ad	iress	11222 Sunnydale Ct.														
Mailir	g Ad	iress															
City	San	Diego			Stat	e	CA	Zip	92	127	(	Coun	try	U.S.			
Nam	e of	Addit	ional Joint Inventor	r, if a	ny:		[] /	A petitio	n ha	s been 1	filed for	r this	unsig	ned inve	ntor		
Given Name		uhui		Mido	ile			amily lame	Sh	ao					Suffix e.g. Jr.		
Invent Signat				,		_	- · · ·				Date			•	<b>-</b>		
Reside		City	San Diego		State	To	CA	Count	ry	USA			Citi	zenship	P.R. 6	China	
Mailin	g Add	dress	10340 Maya Linda R	d. #B1	18												
Mailin	g Add	dress															
City	San	Diego			State	e	CA	Zip	92	126		Coun	try	U.S.			
1X1A	dditi	onal in	ventors are being named o	n sunn	lemen	tal sł	heet(s)	attache	d he	reto							



DECLARATION									ADDITIONAL INVENTOR(S)										
Namo	Name of Additional Joint Inventor, if any:									Supplemental Sheet  A petition has been filed for this unsigned inventor									
Given		ш	mai Joint Inventor	Mid		_		amily		11100 101				Suffix					
Name	Paul			Initi	al	<b>C</b> .		lame	Di	ılany	T				e.g. Jr.				
Inventor's Signature		<del></del>						Date					•						
Residence: City San Diego						e	CA	Country		USA			Citizenship		U.S.				
Mailing A	Address		9684 Limar Way																
Mailing A	Address																		
City S	an Dieg	0			Sta	ate	CA	Zip	92	129	C	Coun	try	U.S.					
Name of Additional Joint Inventor, if any:     A petition has been filed for this unsigned inventor																			
Given Name	Khosr	ow		Mide Initia		M		amily Name	На	ıssibi					Suffix e.g. Jr.				
Inventor's Signature											Date		. ,		···				
Residence: City San Diego					Stat	e	CA	Coun	ry	USA			Citi	zenship	U.S.				
Mailing Address 5377 Renaissance Ave.																			
Mailing A	Address																		
City S	an Dieg	D .			Sta	ite	CA	Zip -	92	122	- c	Coun	try	U.S.					
Name o	f Add	itio	nal Joint Inventor	, if a	ny:		[]	A petition	on ha	s been	filed for	this	unsig	med inve	entor				
Given Name	James			Mide Initia		C.		amily lame	Ba	ker					Suffix e.g. Jr.				
Inventor's Signature											Date				×				
Residence	e: City	I	Encinitas		State CA			Country USA			Citizens			zenship	U.S.				
Mailing A	Address		139 Honeycomb Ct.																
Mailing A	Address								,										
City E	ncinitas				Sta	te	CA	Zip	92	024	C	ount	try	U.S.					
Name o	f Add	itio	nal Joint Inventor	, if a	ny:	T		A petition	on ha	s been	filed for	this	unsig	ned inve	entor				
Given																			
Name Inventor's	<u> </u>			Initia	ai			lame	L					<u> </u>	e.g. Jr.				
Signature				·······							Date								
Residence: City State Country Citizenship																			
Mailing A	Address				,														
Mailing A	Address																		
City					Sta	ite		Zip			C	ount	try						
			tors are being named on	1		4 - 1	ah a a4/a)	attachar	l har	ata .									